IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

Bansal, et al. Atty. Docket No.: JP920010123US1

Serial No.: 09/901,227 Group Art Unit: 3628

Filed: July 9, 2001 Examiner: Dass, Harish T.

For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF

UNCERTAINTY AND RISK FACTORS

SUBMISSION WITH RCE

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Sir

This submission makes the following amendments:

IN THE CLAIMS:

Please cancel claims 10, 11, 13-18, 64, 65, 67-72, 90, 91, and 93-98, and amend the remaining claims as follows: